International Journal of Innovative Technology and Exploring Engineering (IJITEE)
ISSN: 2278-3075 (Online), Volume-8 Issue-11, September 2019

Exploring the Factors affecting service quality of Zain Mobile subscribers in Albaha, Saudi Arabia

Adil Zia, Abdul Razzak Hashmi

Abstract: ***This study examines different service quality factors that may influence customer satisfaction towards Zain Company in Saudi Arabia. Moreover, this research tries to know the impact of these elements on SQ. Retail Service Quality Scale (RSQS) was used to collect primary data. The sample was collected by implying quota sampling technique. A sample of 970 questionnaires were filled by the Zain mobile subscribers' in Albaha region. Out of all the received questionnaires, 891 completely filled questionnaires were finally included for the study. AMOS software was used to investigate the data using Structural Equations Modelling (SEM) analysis. It was found that three factors significantly impact SQ. these factors firstly Physical Aspect, then Problem solving and lastly Policy. Whereas two factors namely Reliability and second Personal interactions were found to be highly insignificant factor. This nonconformity of results occurred may be because of the social limitations in Saudi Arabia. Therefore there is a necessity to further examine as to why subscribers in Albaha region are less concerned in socialising and communicate with the retailer.***

Key Words: Service Quality, Structural Equation Modeling (SEM), Mobile Communication Services.

I. INTRODUCTION:

Zain is one of the most powerful telecom brands of Saudi Arabia. It started its operation in 1983 as mobile telecommunication company in Kuwait. The company grew exponentially in both the Arab Countries and in Africa by acquiring several mobile operators across the region. To show the growing status of a MNC with global aspirations, MTC rebranded itself as Zain. It valued itself as the total brand value of over $2.3 billion, also ranked as the second most powerful home grown brand in the region carrying a brand rating of AA+. The company stood 4th main mobile service provider in the world in term of physical presence, and having its spread in 15 African countries and 7 Arab countries. About 31% stake in Inwi is with Zain. Inwi is the third biggest telecom service provider in Morocco. Third Company has entered in 50/50 partnership with a company named al Ajial Investment Fund Holding in 2008. Remaining economically competitive and having a competitive edge is always a goal of any organisation, business with superior SQ will try to come unto or fulfil customer expectations. Suggestion from research studies advises that better SQ improves profitability and long term financial competitiveness.

Manuscript published on 30 September 2019.
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The enhancements in the SQ is achieved by refining operational processes; identifying the problems rapidly and thoroughly; making effective, reliable service performance measures; by determining customer happiness and other performance outcomes. Customer service and its quality is a big achievement from the prospects of business administration. Most of the past service experiences forms a level at which the subscribers expects the service to be. Grape wine and marketing communications also forms a picture in the minds of the subscribers in relation to a particular SQ. Generally the service given is always compared by the service expected by the customer, which leads to either satisfaction or dissatisfaction. The evaluating the idea of customer service will always rest on the conformism of the anticipated benefit with the subscribers perceived results. This depends on the expectations of the customer's in terms of service received. Most of the successful organizations offer the subscribers services in such a way that it pleases them and also surprise and delight them. **SQ (Service Quality):** The relationship established among the tangible factor and quality of service is positive (**Alharbi, S. H., and Sayed, O. A. 2017; Hussein M. AlBorie, 2013).** Students in Telecom Services are the least satisfied group followed by public employees and then lastly private employees along with businessmen or for commercial use (**Kadasah, 2017)**. A significant relationship is found among hypermarkets SQ and customer satisfaction In Saudi Arabia. RSQ (Retail Service Quality) factors and customer satisfaction establishes a very high level of significance. Among all the factors, SQ and physical aspects impact is maximum on customer satisfaction, which is in line of traditional traits and way of life for Saudi society (**Mahfooz, 2014; Akroush and Khatib, 2009)**. The gender, education, income and occupation were statistically important in satisfaction. **(Zeithaml, 2009, Ramsaran and Fowdar, 2007; Hussein, (2013).** According to different criteria's of assessment and different situations, the conception of the theory related to SQ mostly looked into from point of view of customer's **(Chang, 2008; Akroush and Khatib (2009)** The SQ factors, have positive and noteworthy impact on banks performance which was considered centred on economic performance and customer indicators. Moreover, it was discovered that the usable quality factor has a more impound effect on all commercial banks performance indicators related with the technical quality factor. SQ is on one way include the final product related to service, and on the other way it is involved in the production and delivery process. **Parasuraman, Zeithaml and Berry, 1990; Kumra 2008)**. The complex nature of most of the services makes it difficult to interpret the quality of services as compared to products **(Lovelock and Wirtz, 2007**). **RSQ:**

The RSQ is very significant factor which play a significant role in the sales of products and services. It comprises the retailers, the purchaser, the product, the environment where this product is being sold, how this product is being sold and what kind of after sales services a customer is expecting from these sales. Taking into consideration all these factors the sales is considered to be a subset of services factor, also rather being just a delivery of product to the customer **(Finn, 2004; Vazquez et al., 2001; Mehta et al., 2000; Gagliano and Hathcote, 1994)**. It has been observed that there is a substantial positive effect of factors of RSQ model in Saudi Arabian context (**Zia. 2014; Jabeen, Abdul Hamid, and Rehman, 2015; Khatib, and Zia, 2016; Zia 2018).** In retail sector, sales are revealed from two angles, one from the angle of product and the other from the angle of services attached to the sales of that product **(Mehta et al., 2000)**. Because of the dual structure of retail services, **Dabholkar et al. (1996)** propounded a performance-based RSQ scale (retail Service Quality Scale). Presently, this scale is empirically validated and tested several times by plentiful scholars to capture factors relevant to the retail subscribers. The researcher has projected RSQ as a ranked factor structure that comprised of five main factors. These five factors were:

1. **Physical aspects** – This Dimension incudes the functional elements which is related to the concepts associated to the layout, comfort and privacy of the store. Further this may also include the aesthetic elements like materials used, color, style of the store and the architecture.
2. **Reliability** – Providing the exact similar quality of service repetitively every time the service is performed. It's just like keeping promises and repetitively performing services as expected.
3. **Personal interaction** – This aspect is related to the personal assistance provided by the store during the purchase process. It includes the helpfulness, courteousness, and trust related to buying of a product.
4. **Problem solving** – The level of satisfying the customers by handling returns and the exchanges. Further it may also include providing helpful solutions to the customers to their problems which make them satisfied.
5. **Policy** – It includes procedures, strategies, and guidelines for the customers as well as the employees. The policies should be devised in such a way that it satisfies the customers. It also include that the policy guidelines should be highly untestable and easy to interpret and implement. Some of the policies included are related to availability of parking spaces, convenient operating hours, payment related options like Paytm, Debt and credit card, Loyalty programs etc.

This scale **(Dabholkar et al., 1996)** measure the SQ by combining the items of SERVQUAL model propounded by **Parasuraman et al. (1985, 1988)**. RSQS is applicable to measure the quality of services in a stores and similar like setups. (**Siu and Cheung, 2004; Siu and Chow, 2003; Kim and Jin, 2002; Siu and Cheung 2001; Mehta et al., 2000) .** Taking in consideration the literature review following model was constructed (Figure: 1). In the below mentioned model, RSQ is a dependent variable and Physical evidence, Personal Interaction, Reliability, Policy and Problem solving are independent variables.

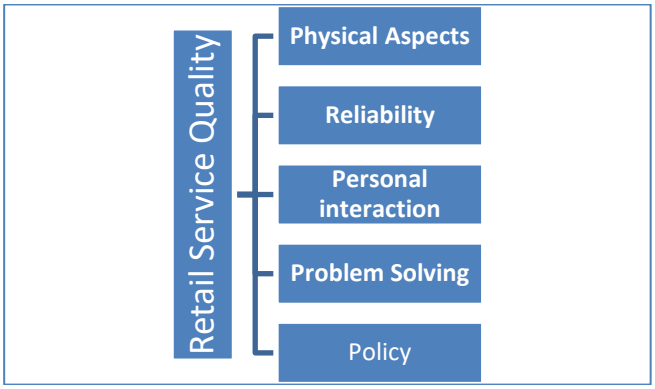

Figure 1: Retail Service Quality Scale (RSQS) Model
Source: Retail Service Quality Scale (RSQS) **Dabholkar, Thorpe, and Rentz (1996)**

In this research the important issues are addressed using Retail Service Quality Scale (RSQS) model for **Zain Mobile Subscribers** ofAlbaha region, Saudi Arabia. The overall RSQ is measured in this research for **Zain Subscribers.** This process is done using all the factors of RSQ (retail service quality) from the perspective of consumer's through assessing their opinions of SQ and finally concluding the overall customer satisfaction regarding subscribers of **Zain Mobile.**

Objectives of the study: To explore the factors that has impact of the SQ of Zain Mobile Subscribers. To explore the impact of the factors on Zain Mobile Subscribers in Albaha region, KSA.

Hypothesis: Null Hypothesis states that there is no probability to have a liner relationship between the mobile SQ of Zain subscribers (dependent) and independent factors. These independent factors are Physical Aspect (PA), Reliability (R), Personal Interaction (PI), Problem Solving (PS) and Policy (P).

Statements of hypothesis

1. H1: there is significant impact of Physical Aspect (PA) on Service Quality (SQ).
2. H2: there is significant impact of Reliability (R) on Service Quality (SQ)
3. H3: there is significant impact of Personal Interaction (PI) on Service Quality (SQ)
4. H4: there is significant impact of Problem Solving (PS) on Service Quality (SQ)
5. H5: there is significant impact of Policy (P) on Service Quality (SQ)

Research Question: The main concerns addressed in this research is related to RSQ and customer satisfaction by the RSQS model for Zain subscribers' of Albaha region Saudi Arabia. Researcher in concerned in determining the overall RSQ of Zain subscribers by exploring all the factors of RSQ from the consumer's perspective. In this paper, the researcher assesses the perceptions of SQ comparing with the expected level and make a concluding it about the overall customer satisfaction of the stores' performance.

Research Methodology: For analysis, Primary data was gathered by administering a well-tested RSQS (Retail Service Quality Scale) questionnaire.

Retrieval Number: J99340881019/19©BEIESP
DOI: 10.35940/ijitee.J9934.0981119
Journal Website: www.ijitee.org

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Convenience sampling techniques is adapted to collect this sample of data from Al-Baha city located in the south west region of Saudi Arabia. This city is the capital of Albaha Region having a population of about 104,266 according to **Albaha Municipality estimate (2010)**. A total of 970 questionnaires were filled by the Zain mobile subscribers' in Albaha region. Out of all the received questionnaires, 891 completely filled questionnaires were finally included for the study. As the RSQS (Retail Service Quality Scale) is well tried and confirmed through numerous retail formats, regions, and countries and provided authenticated results no validity test was performed. **Najib, M. F. and Sosianika., A. (2018)** validated Retail Service Quality Scale (RSQS) and found applicable in the context of Indonesia. Several studies have used this scale to explore the SQ across regions therefore this study adapts Retail Service Quality Scale to explore the factors responsible for SQ is apparel retail stores in Saudi Arabia.

Analysis: The Cronbach alpha (Table 1) is all above 0.6 **(Bagozzi and Yi, 1988)** thus convergent reliability. A relationship model was developed using SEM (Structural Equation Modelling) to measure the impact of factors of the SQ for Zain Mobile Subscribers. Figure 2 shows the output of standardised Estimates. It shows that problem solving has the maximum impact of the SQ (0.76). This output shows the importance of problem solving in determining the SQ. On the other hand personal interaction has scored the lowest and the negative score. Lowest and negative value of this factor is not acceptable and understood in other open culture societies where as in the closed societies like Saudi Arabia, it is well understood that culturally people in this region are not willing to mingle personally or they like anybody's interference while they are shopping with families. This might be because of the cultural aspect in Saudi Arabia where people doesn't like much personal interaction.

Table 1: Scale Properties And Correlations

Model Constructs	Mean	SD	Chronbach's α	Factor correlations PA	R	P	PS	PI
PA	4.1821	0.512	0.753	1				
R	3.9262	0.701	0.805	.614**	1			
P	3.7809	0.570	0.829	.617**	.494**	1		
PS	4.2130	0.650	0.860	.818**	.440**	.454**	1	
PI	4.0537	0.531	0.652	.852**	.576**	.682**	.481**	1

**. Correlation is significant at the 0.01 level (2-tailed).
SQ = Service Quality
PA= Physical Aspect
R= Reliability
PI= Personal Interaction
PS= Problem Solving
P= Policy

Fig ure: 2 shows the R-squared value for the SQ (Service Quality) model developed by the researcher. The R- squared is used to show that how close the data is statically fitting the regression line. In multiple regressions it is called the coefficient of determination, or the coefficient of multiple determinations. The R-square in this case is 0.85. This indicates that in linear model 85 percentage of the Variation in the response is can be explained. It is well accepted that higher the R-squared value, better is the model fit of the data. The research output (Table 1) shows that "Reliability" and the "Policy" does not have any significant impact on SQ as the p value is more than .05. In other words, the regression weight for **Reliability** is not significantly different from zero at the 0.05 level (two-tailed). Similarly, the regression weight for **Policy** in the prediction of **SQ** is not significantly different from zero at the 0.05 level (two-tailed). This means that in the current scenario these two factors does not contribute to the SQ of Zain Mobile subscribers' in Albaha region of Saudi Arabia.

Figure 2: SEM output of Standardised Estimates

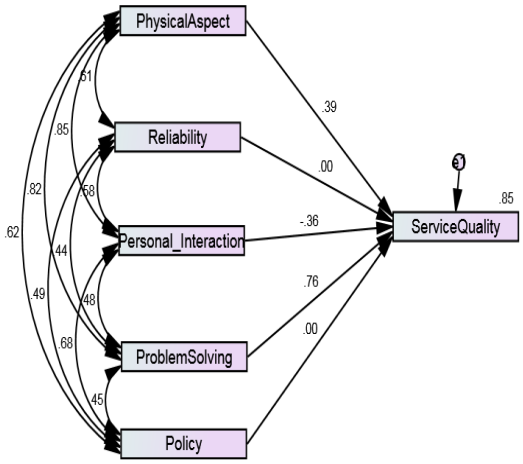
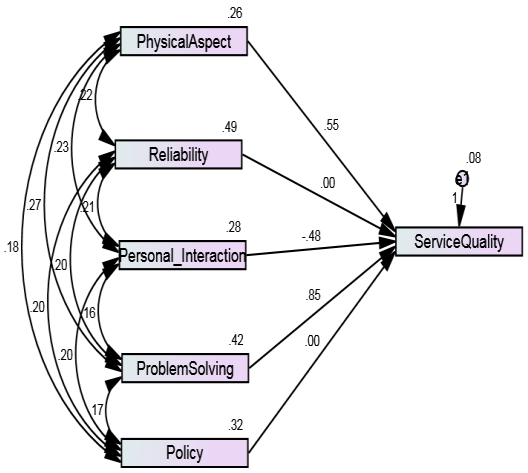


Figure 3: Unstandardized Estimates output of SEM



In Table:2 it's clear that three factors (**Problem solving, Physical Aspect and Personal Interaction**) have significant impact to SQ moreover it was observed that Personal Interaction have the significant but negative impact on the SQ. Alternatively, only two factors

(**Reliability and Policy**) show insignificant contribution to SQ. The negative relation of personal interaction may be traced to the cultural impact as in Saudi culture there are less possibility to interact with the retailers. This may be because they are of closed nature and don't like interference in purchase process.

As illustrated in Table: 2, three hypotheses are significant and are supported, with critical ratios ranging from 2.354 to 7.76, which are > 1.96 and thus indicate acceptable results (**Homes-Smith, 2000, Hair et al., 2006).** For the two hypotheses the critical ratios are < 1.96 thus results are not acceptable.

Table2: Regression Weights: (Group number 1 - Default model)

Paths			Standardised Regression Weights (B)	S.E.	C.R.	Hypothesis Findings
SQ	<---	PA	.547	.232	2.354*	Supported
SQ	<---	R	.001	.051	.012	Supported
SQ	<---	PI	-.484	.156	3.098*	Supported
SQ	<---	PS	.846	.109	7.764*	Not Supported
SQ	<---	P	-.002	.069	.035	Not Supported

Note: *significant at p < 0.001
SQ = Service Quality; PA= Physical Aspect; R= Reliability; PI= Personal Interaction; PS= Problem Solving; P= Policy

Table 3: Goodness of fit indices

Confirmatory factor analysis, CFS (GFI measure)	Acceptable Value	Value
X^2 CMIN	NA	3204.732
DF	NA	890
CMIN/DF	$X^2/df \leq 5$ (Bentler and Bonett, 1980)	3.60
p-Value	$p \leq 0.05$ (Hair et al., 2006)	0.000
Root mean square residual (RMR)	No established thresholds (the smaller the better; Hair et al., 2006)	0.007
GFI	≥0.90 (the higher the better; Hair et al., 2006)	0.845
Comparative fit index (CFI)	≥0.90 (Hair et al., 2006)	0.935
Root mean square error of approximate (RMSEA)	<0.08 (Hair et al., 2006)	0.591

In Table: 4 the Estimates Values shows the impact of items on the **SQ**. The Estimates values explain that when **Physical Aspect** increases by 1 standard deviation, **SQ** increases by 0.388 standard deviations. On the other side, when **Reliability** increases by 1 standard deviation, **SQ** also increases by 0.001 standard deviations. Further, when **Personal Interaction** appreciates by 1 standard deviation, **SQ** depreciates by 0.357 standard deviations. Similarly, when **Problem Solving** increases by 1 standard deviation, **SQ** increases by 0.762 standard deviations and lastly when **Policy** increases by 1 standard deviation, **SQ** increases by 0.002 standard deviations. It's very strange to see such kind of results where the personal interaction has shown a significant but negative relationship with the SQ. Two factors Reliability and Policy show insignificant relationship with SQ. It's an area to explore and researchers need to further explore the factors responsible for such kind of consumer behaviour. These findings need further exploration of reasons beyond the scope of this research which can justify inverse relationship of **Personal Interaction** and SQ. Table 4 shows the regression equation is Sq (Y) = α+β1x1+ β2x2+ β3x3+ β4x4+ β5x5

Sq = Service quality, α = Intercept Value (Constant), β1, β2, β3, β4 and β5 are the β values.

Sq(Y) = Constant (α) + β1 (Physical Aspect) + β2 (Reliability) + β3 (Personal interaction) + β4 (Problem Solving) + β5 (Policy)

Sq = α + 0.388 (Physical Aspect) + 0.001 (Reliability) - 0.375 (Personal interaction) + 0.762 (Problem Solving) + 0.002 (Policy)

Table 4: Standardized Regression Weights: (Group number 1 - Default model)

			Estimate
Service Quality	<---	PhysicalAspect	.388
Service Quality	<---	Reliability	.001
Service Quality	<---	Personal_Interaction	-.357
Service Quality	<---	ProblemSolving	.762
Service Quality	<---	Policy	.002

Table 5 shows that estimate the predictors of **SQ** explain 84.5 % of its variance. In other words, the error variance of **SQ** is approximately 15.5 % of the variance of **SQ** itself.

Table 5 Estimates

	Estimate
Service Quality	.845

Table 6: Correlations: (Group number 1 - Default model)

			Estimate
Reliability	<-->	Problem Solving	.440
Problem Solving	<-->	Physical Aspect	.818
Problem Solving	<-->	Personal Interaction	.481
Reliability	<-->	Physical Aspect	.614
Reliability	<-->	Personal Interaction	.576
Physical Aspect	<-->	Personal Interaction	.852
Problem Solving	<-->	Policy	.454
Personal Interaction	<-->	Policy	.682
Reliability	<-->	Policy	.494
Physical]Aspect	<-->	Policy	.617

Correlation is a statistical technique that can show whether and how strongly pairs of variables are related. Table: 6 show the correlation of different factors of SQ. It is observed that the **Physical Aspect** and **Personal Interaction** have the highest correlation whereas **Reliability** and **Problem Solving** has the lowest correlation. Therefore, it can be said that **Personal Interaction** will impact the **Physical Aspect** at the highest degree whereas **Reliability** will impact **Problem Solving** at lowest degree. **Findings and Conclusions:** In the model it was found that these all factors together estimate 84.5% of SQ for Zain mobile company.

Retrieval Number: J99340881019/19©BEIESP
DOI: 10.35940/ijitee.J9934.0981119
Journal Website: www.ijitee.org

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Further it was observed that three factors (**Personal Interaction, Physical Aspect and Problem solving**) have significant impact to **SQ** moreover it was observed that **Personal Interaction** have the significant but negative impact on the SQ. **Problem Solving** estimates to have the highest and significant impact on the **SQ.** Exceptionally, it was found in this study that two factors (**Reliability and Policy**) show insignificant contribution to SQ. This means that only the three factors (**Personal Interaction, Physical Aspect and Problem solving**) have the significant in determining the **SQ.** The negative relation of **Personal Interaction** may be traced to the cultural impact as in Saudi culture there are less possibility to interact with the retailers. This may be because they are of closed nature and don't like interference in purchase process. Out of five hypotheses, three hypotheses were accepted whereas two hypothesis was rejected. Out of five factors, three factors contribute to the SQ of Zain Company. Further it was found that **Physical Aspects** and **Problem Solving** are the most important factor for the Zain Company.

Table 7: Impact of Factors

	Factors	Estimate	P Value	Impact	Hypothesis	Hypothesis Findings
1	Problem Solving	.762	***	Significant	H1	Supported
2	Physical Aspect	.388	.019	Significant	H2	Supported
3	Personal Interaction	-.357	.002	Significant	H3	Supported
4	Reliability	.001	.991	In Significant	H4	Not Supported
5	Policy	.002	.972	In Significant	H5	Not Supported

Therefore it is said that Saudi subscribers pay more attention on **Problem Solving** followed by **Physical Aspects**. In this research sample it was found that **Reliability and Policy** scored the least degree of weights which means that subscribers consider this factor at the bottom of their preference for **SQ**. So it can be said that if Zain Company want to improve **SQ**, it has to pay utmost attention to the **Problem Solving followed by Physical Aspect**.

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